



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [ENTERPRISE FINANCIAL SERVICES CORP](#)

City/State [CLAYTON, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [9,751,571](#)

Peer Group Number: [2](#) Number in Peer Group: [147](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ENTERPRISE FINANCIAL SERVICES CORP](#)

[150 NORTH MERAMEC](#)

[CLAYTON, MO 63105](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
Average assets (\$000)	8,224,693			6,880,713			5,448,746			4,978,120					
Net income (\$000)	74,384			92,739			89,217			48,190					
Number of BHCs in peer group	147			146			154			148					
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61	3.57	3.29	71			
+ Non-interest income	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40	0.71	0.93	35			
- Overhead expense	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35			
- Provision for credit losses	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58	0.20	0.11	81			
+ Securities gains (losses)	0.01	0.02	47	0	0.01	15	0	0	57	0	0.01	36			
+ Other tax equivalent adjustments	0	0	54	0	0	82	0	0	13	0	0	42			
= Pretax net operating income (tax equivalent)	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81	1.77	1.55	68			
Net operating income	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53			
Net income	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53			
Net income (Subchapter S adjusted)													1.11		
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80	4.43	4.06	77			
Interest expense	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63	0.55	0.54	56			
Net interest income (tax equivalent)	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63	3.88	3.54	73			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72	0.29	0.10	87			
Earnings coverage of net loan and lease losses (X)	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51	8.82	0.97	36			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.89	1.35	85	0.81	0.94	34	1	0.94	61	1.04	0.95	63			
Allowance for loan and lease losses / Total loans and leases	1.89	1.33	86	0.81	0.93	36	1	0.93	62	1.04	0.94	63			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.63	0.67	51	0.61	0.56	63	0.39	0.57	38	0.38	0.57	33			
30-89 days past due loans and leases / Total loans and leases	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23			
Liquidity and Funding															
Net noncore funding dependence	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60	20.01	13.97	73			
Net short-term noncore funding dependence	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70	19.14	9.65	83			
Net loans and leases / Total assets	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65			
Capitalization															
Tier 1 leverage ratio	10.03	9.65	66	10.05	10.39	44	10.29	10.37	53	9.72	10.04	46			
Holding company equity capital / Total assets	11.06	10.51	60	11.82	11.37	55	10.70	11.21	43	10.37	10.84	42			
Total equity capital (including minority interest) / Total assets	11.07	10.57	59	11.83	11.43	54	10.70	11.30	41	10.37	10.89	42			
Common equity tier 1 capital / Total risk-weighted assets	10.85	12.44	27	9.90	12.50	10	9.79	12.37	12	8.88	11.90	8			
Net loans and leases / Equity capital (X)	6.58	6.79	46	6.08	6.55	38	7.13	6.70	63	7.40	6.82	67			
Cash dividends / Net income	26.61	29.42	46	17.87	25.65	36	12.16	24.05	32	21.27	32.32	35			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39				
Growth Rates															
Assets	32.97	16.11	91	29.90	8.66	93	6.74	9.35	51	29.60	9.89	88			
Equity capital	24.42	8.42	94	43.62	12.19	95	10.07	12.50	55	41.71	13.71	89			
Net loans and leases	34.59	9.99	93	22.51	8.63	88	6.14	10.51	39	29.87	12.54	85			
Noncore funding	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37	11.14	-3.35	70			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0.33	0.03	91	0	0.02	46			
Long-term debt / Equity capital	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	8.91	4.39	70			
Equity investment in subsidiaries / Equity capital	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	115.22	105.17	81			
Cash from ops + noncash items + op expense / Op expense + dividends	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	121.56	100.80	74			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	269,588	268,659	216,298	184,258		0.35	119.84
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	268,264	267,264	214,876	182,621		0.37	121.63
Tax-exempt income on loans and leases.....	1,324	1,395	1,422	1,637		-5.09	-16.68
Estimated tax benefit on income on loans and leases.....	439	457	467	1,004		-4.02	-55.48
Income on loans and leases (tax equivalent).....	270,027	269,116	216,765	185,262		0.34	118.44
Investment interest income (tax equivalent).....	35,809	33,698	18,895	16,620		6.27	231.20
Interest on balances due from depository institutions.....	611	2,090	1,125	803		-70.77	190.95
Interest income on other earning assets.....	904	1,093	923	450		-17.29	541.13
Total interest income (tax equivalent).....	307,351	305,997	237,708	203,135		0.44	128.04
Interest on time deposits of \$250K or more	3,076	3,650	1,984	1,301		-15.73	
Interest on time deposits < \$250K.....	7,830	11,506	8,184	4,537		-31.95	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	10,058	34,649	23,579	11,328		-70.97	134.34
Interest on other borrowings and trading liabilities.....	8,852	14,055	9,623	5,528		-37.02	352.56
Interest on subordinated debt and mandatory convertible securities	4,876	2,506	2,506	2,506			94.57
Total interest expense.....	34,692	66,366	45,876	25,200		-47.73	182.07
Net interest income (tax equivalent).....	272,659	239,631	191,832	177,935		13.78	122.61
Non-interest income.....	51,846	48,726	39,048	35,566		6.40	154.26
Adjusted operating income (tax equivalent)	324,505	288,357	230,880	213,501		12.54	127.13
Overhead expense.....	164,339	164,336	118,813	115,086		0.00	99.69
Provision for credit losses.....	65,398	6,372	6,644	10,130			14179.04
Securities gains (losses)	421	-49	9	22			1730.43
Other tax equivalent adjustments	0	1	-1	0		-100.00	-100.00
Pretax net operating income (tax equivalent).....	95,170	117,647	105,395	88,307		-19.11	58.24
Applicable income taxes	17,563	23,297	15,360	38,327		-24.61	-11.97
Tax equivalent adjustments	3,223	1,611	818	1,790		100.06	85.12
Applicable income taxes (tax equivalent).....	20,786	24,908	16,178	40,117		-16.55	-4.18
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	74,384	92,739	89,217	48,190		-19.79	93.46
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	74,384	92,739	89,217	48,190		-19.79	93.46
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	74,384	92,739	89,217	48,190		-19.79	93.46
Investment securities income (tax equivalent).....	35,809	33,698	18,895	16,620		6.27	231.20
US Treasury and agency securities (excluding mortgage-backed securities)	459	1,185	2,062	1,937		-61.27	-68.34
Mortgage-backed securities	20,092	25,243	15,305	12,545		-20.41	174.63
All other securities	15,258	7,270	1,528	2,138		109.89	645.76
Cash dividends declared.....	19,795	16,568	10,845	10,249		19.48	276.40
Common	19,795	16,568	10,845	10,249		19.48	276.40
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.74	3.53	70	4.45	4.19	75	4.36	4.08	78	4.08	3.78	77			
Less: Interest expense	0.42	0.54	35	0.96	0.95	52	0.84	0.75	61	0.51	0.50	56			
Equals: Net interest income (tax equivalent)	3.32	2.96	78	3.48	3.21	64	3.52	3.33	61	3.57	3.29	71			
Plus: Non-interest income	0.63	0.98	33	0.71	0.90	36	0.72	0.90	40	0.71	0.93	35			
Equals: adjusted operating income (tax equivalent)	3.95	3.96	47	4.19	4.16	48	4.24	4.27	47	4.29	4.26	52			
Less: Overhead expense	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35			
Less: Provision for credit losses	0.80	0.38	91	0.09	0.12	47	0.12	0.12	58	0.20	0.11	81			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	47	0	0.01	14	0	0	56	0	0.01	36			
Plus: other tax equivalent adjustments	0	0	54	0	0	82	0	0	13	0	0	42			
Equals: Pretax net operating income (tax equivalent)	1.16	1.22	49	1.71	1.53	70	1.93	1.55	81	1.77	1.55	68			
Less: Applicable income taxes (tax equivalent)	0.25	0.27	49	0.36	0.35	45	0.30	0.32	38	0.81	0.59	80			
Less: Minority interest	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	0.90	0.97	45	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53			
Memo: Net income (last four quarters)	0.90	0.97	44	1.35	1.19	65	1.64	1.22	87	0.97	0.95	53			
Net income—BHC and noncontrolling (minority) interest	0.90	0.97	45	1.35	1.19	65	1.64	1.22	86	0.97	0.95	53			
Margin Analysis															
Average earning assets / Average assets	91.89	93.47	29	91.08	93.22	25	92.45	93.23	38	92.10	93.19	36			
Average interest-bearing funds / Average assets	65.58	68.25	40	70.03	70.66	47	69.09	70.70	43	67.71	70.06	40			
Interest income (tax equivalent) / Average earning assets	4.07	3.78	77	4.88	4.49	83	4.72	4.38	80	4.43	4.06	77			
Interest expense / Average earning assets	0.46	0.57	36	1.06	1.02	53	0.91	0.81	63	0.55	0.54	56			
Net interest income (tax equivalent) / Average earning assets	3.61	3.17	81	3.82	3.45	69	3.81	3.58	63	3.88	3.54	73			
Yield or Cost															
Total loans and leases (tax equivalent)	4.46	4.28	62	5.37	4.98	77	5.14	4.85	72	4.82	4.52	71			
Interest-bearing bank balances	0.26	0.32	38	2	2.26	38	1.41	1.88	21	0.96	1.13	37			
Federal funds sold and reverse repos	0.42	0.43	62	1.53	2.02	24	1.12	1.50	28	0.21	0.83	20			
Trading assets		0.80			0.49			0.70			0.48				
Total earning assets	4.02	3.80	74	4.86	4.47	80	4.70	4.33	81	4.39	3.98	80			
Investment securities (tax equivalent)	2.80	2.32	81	2.92	2.74	66	2.51	2.69	38	2.52	2.61	46			
US Treasury and agency securities (excluding mortgage-backed securities)	2.12	1.87	65	2.89	2.54	68	1.88	2.20	39	1.80	1.66	62			
Mortgage-backed securities	2.64	2.05	88	2.65	2.54	65	2.53	2.44	65	2.33	2.19	65			
All other securities	2.83	3.24	49	2.83	3.80	19	3.56	3.74	45	4.43	3.85	63			
Interest-bearing deposits	0.44	0.62	29	1.19	1.13	57	1.06	0.85	75	0.60	0.52	66			
Time deposits of \$250K or more	1.61	1.60	45	1.91	2.13	26	1.28	1.57	22						
Time deposits < \$250K	1.59	1.49	61	1.92	1.91	44	1.65	1.42	73						
Other domestic deposits	0.25	0.36	29	1.02	0.86	63	0.92	0.64	75						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos	0.59	0.37	77	1.71	1.23	70	1.36	1.03	69	0.53	0.68	58			
Other borrowed funds and trading liabilities	1.79	0.55	83	3.07	1.03	95	4.88	2.10	97	2.95	1.48	94			
All interest-bearing funds	0.64	0.79	35	1.38	1.34	53	1.22	1.06	62	0.75	0.71	56			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	51,846	48,726	39,048	35,566	
Fiduciary activities income	8,588	8,595	7,132	7,177	
Service charges on deposit accounts - domestic	11,559	12,486	11,490	8,874	
Trading revenue.....	0	0	0	0	
Investment banking fees and commissions.....	1,189	1,328	1,107	966	
Insurance activities revenue.....	87	120	134	119	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	365	4	7	8	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	3,732	3,201	3,263	4,043	
Other non-interest income.....	26,326	22,992	15,915	14,379	
Total overhead expenses	164,339	164,336	118,813	115,086	
Personnel expense.....	93,778	86,880	65,915	63,479	
Net occupancy expense.....	12,832	12,597	9,997	9,690	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	5,673	5,543	2,503	2,609	
Other operating expenses.....	52,056	59,316	40,398	39,308	
Fee income on mutual funds and annuities.....	1,064	1,232	1,066	845	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	971	805	650	635	
Average personnel expense per employee.....	96.58	107.93	101.41	99.97	
Average assets per employee.....	8,470.33	8,547.47	8,382.69	7,839.56	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.05	0.51	85	2.53	0.66	85	2.73	1.69	71	2.38	1.89	64			
Overhead expenses / Net Interest Income + non-interest income	51.15	61.22	10	57.31	61.79	30	51.64	61.22	14	54.36	62.21	18			
Percent of Average Assets															
Total overhead expense	2	2.48	25	2.39	2.59	39	2.18	2.58	29	2.31	2.60	35			
Personnel expense.....	1.14	1.42	25	1.26	1.50	29	1.21	1.46	27	1.28	1.47	32			
Net occupancy expense.....	0.16	0.30	5	0.18	0.32	8	0.18	0.31	10	0.19	0.32	11			
Other operating expenses.....	0.70	0.73	49	0.94	0.76	74	0.79	0.79	51	0.84	0.79	63			
Overhead less non-interest income	1.37	1.44	42	1.68	1.65	51	1.46	1.65	32	1.60	1.65	42			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.64	58.93	11	56.99	59.91	38	51.46	60.51	14	53.90	61.01	22			
Personnel expense.....	28.90	33.88	19	30.13	34.17	27	28.55	34.42	14	29.73	34.72	17			
Net occupancy expense.....	3.95	7.04	6	4.37	7.50	10	4.33	7.33	8	4.54	7.51	7			
Other operating expenses.....	17.79	17.57	57	22.49	17.93	79	18.58	18.28	50	19.63	18.30	62			
Total non-interest income	15.98	23.45	31	16.90	19.83	39	16.91	20.30	38	16.66	21.24	32			
Fiduciary activities income	2.65	1.45	73	2.98	1.61	75	3.09	1.95	70	3.36	1.95	72			
Service charges on domestic deposit accounts	3.56	2.67	70	4.33	3.21	69	4.98	3.58	75	4.16	3.83	59			
Trading revenue.....	0	0.10	39	0	0.07	41	0	0.03	46	0	0.07	40			
Investment banking fees and commissions.....	0.37	1.03	44	0.46	0.91	50	0.48	0.85	51	0.45	0.92	47			
Insurance activities revenue.....	0.03	0.41	59	0.04	0.37	63	0.06	0.46	60	0.06	0.44	59			
Venture capital revenue.....	0	0	48	0	0	50	0	0	49	0	0	48			
Net servicing fees	0.11	0	68	0	0.22	30	0	0.52	25	0	0.40	25			
Net securitization income	0	0	48	0	0	48	0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	1.15	5.55	29	1.11	2.27	54	1.41	1.98	54	1.89	2.38	56			
Other non-interest income.....	8.11	7.76	63	7.97	7.41	61	6.89	7.05	52	6.73	7.34	49			
Overhead less non-interest income	34.67	34.63	47	40.09	39.47	54	34.55	39.75	31	37.25	39.09	40			
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.45	20.30	31	19.80	21.51	32	14.57	18.37	22	43.40	33.75	75			
Applicable income tax + TE / Pretax net operating income + TE	21.84	22.51	35	21.17	23.31	29	15.35	21.35	13	45.43	38.57	68			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	3,967,256	2,826,425	2,121,897	2,042,304			40.36	228.96
Commercial and industrial loans	3,050,397	2,331,018	2,103,459	1,914,514			30.86	104.97
Loans to individuals	71,789	24,529	18,771	24,590			192.67	118.09
Loans to depository institutions and acceptances of other banks	0	0	0	0				
Agricultural loans	38,598	30,139	19,708	7,419			28.07	
Other loans and leases	110,459	107,796	86,558	111,378			2.47	5.21
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	7,238,499	5,319,907	4,350,393	4,100,205			36.06	155.59
Less: Allowance for loan and lease losses	136,671	43,288	43,476	42,577			215.72	213.35
Net loans and leases	7,101,828	5,276,619	4,306,917	4,057,628			34.59	154.68
Debt securities that reprice or mature in over 1 year	1,384,258	1,314,636	762,564	707,420			5.30	195.49
Mutual funds and equity securities	148	168	121	0			-11.90	
Subtotal	8,486,234	6,591,423	5,069,602	4,765,048			28.75	160.56
Interest-bearing bank balances	444,050	93,157	106,512	63,661			376.67	744.83
Federal funds sold and reverse repos	1,519	3,060	1,714	1,223			-50.36	1569.23
Debt securities that reprice or mature within 1 year	16,230	1,847	24,484	7,711			778.72	-39.92
Trading assets	0	0	0	0				
Total earning assets	8,948,033	6,689,487	5,202,312	4,837,643			33.76	168.18
Non-interest-bearing cash and due from depository institutions	99,760	74,769	91,511	91,084			33.42	134.70
Premises, fixed assets, and leases	53,169	60,013	32,109	32,427			-11.40	269.36
Other real estate owned	5,330	6,344	469	498			-15.98	-36.29
Investment in unconsolidated subsidiaries	0	0	0	179				-100.00
Intangible and other assets	645,728	503,178	319,261	327,394			28.33	212.81
Total assets	9,751,571	7,333,791	5,645,662	5,289,225			32.97	170.24
Quarterly average assets	9,114,533	7,303,236	5,534,350	5,226,183			24.80	158.32
Average loans and leases (YTD)	6,052,685	5,007,065	4,217,710	3,842,776			20.88	132.24
Memoranda								
Loans held-for-sale	13,564	5,570	392	3,155			143.52	105.58
Loans not held-for-sale	7,224,935	5,314,337	4,350,001	4,097,050			35.95	155.71
Real estate loans secured by 1–4 family	332,743	371,831	305,418	355,248			-10.51	49.63
Commercial real estate loans	3,494,555	2,341,511	1,699,999	1,603,069			49.24	257.69
Construction and land development	546,686	457,273	334,645	308,974			19.55	225.60
Multifamily	145,832	139,522	104,806	87,070			4.52	115.43
Nonfarm nonresidential	2,802,037	1,744,716	1,260,548	1,207,025			60.60	277.94
Real estate loans secured by farmland	139,958	113,083	116,480	83,987			23.77	2013.21
Total investment securities	1,400,636	1,316,651	787,169	715,131			6.38	182.68
U.S. Treasury securities	11,465	10,226	9,925	0			12.12	
US agency securities (excluding mortgage-backed securities)	15,161	10,046	98,498	99,224			50.92	-84.69
Municipal securities	592,557	224,728	39,316	48,673			163.68	948.18
Mortgage-backed securities	639,314	948,367	639,309	567,234			-32.59	88.07
Asset-backed securities	0	0	0	0				
Other debt securities	141,991	123,116	0	0			15.33	
Mutual funds and equity securities	148	168	121	0			-11.90	
Available-for-sale securities	912,429	1,135,317	721,369	641,382			-19.63	101.97
U.S. Treasury securities	11,465	10,226	9,925	0			12.12	
US agency securities (excluding mortgage-backed securities)	15,161	10,046	98,498	99,224			50.92	-84.69
Municipal securities	344,233	213,023	26,810	34,642			61.59	725.48
Mortgage-backed securities	526,572	902,022	586,136	507,516			-41.62	69.28
Asset-backed securities	0	0	0	0				
Other debt securities	14,998	0	0	0				
Mutual funds and equity securities	0	0	0	0				
Held-to-maturity securities appreciation (depreciation)	13,463	774	-1,745	-291			1639.41	
Available-for-sale securities appreciation (depreciation)	29,747	19,994	-11,911	-5,757			48.78	3379.18
Structured notes, fair value	4,558	4,255	0	0			7.12	
Pledged securities	525,769	484,795	433,688	500,028			8.45	57.23

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	1,269,152	391,997	435,215	426,380		223.77	409.14
NOW, ATS and transaction accounts	400,672	252,118	176,907	159,371		58.92	244.65
Time deposits less brokered deposits) < \$250K.....	7,271	56,484	-23,837	-21,197		-87.13	
MMDA and other savings accounts	5,772,514	4,302,896	3,298,207	2,993,617		34.15	179.52
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	7,449,609	5,003,495	3,886,492	3,558,171		48.89	194.43
Time deposits of \$250K or more	169,504	202,383	164,673	148,002		-16.25	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	271,081	400,886	291,450	395,674		-32.38	-28.72
Secured federal funds purchased	0	170,000	70,000	142,000			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	0	0	2,000	30,743			
Other borrowings w/remaining maturity over 1 year	80,000	86,692	0	0		-7.72	
Brokered deposits < \$250K	373,320	567,581	543,593	451,968		-34.23	
Noncore funding	893,905	1,257,542	1,001,716	1,026,387		-28.92	40.33
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	207,846	145,626	118,688	118,558		42.73	265.88
Other liabilities	121,182	59,888	34,905	37,476		102.35	260.50
Total liabilities.....	8,672,542	6,466,551	5,041,801	4,740,592		34.11	166.23
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	332	281	239	238		18.15	65.17
Common surplus.....	697,839	526,599	350,936	350,061		32.52	231.37
Retained earnings.....	417,212	380,737	304,566	225,360		9.58	194.72
Accumulated other comprehensive income	37,120	17,749	-9,282	-3,818		109.14	16927.52
Other equity capital components	-73,528	-58,181	-42,655	-23,268			
Total holding company equity capital.....	1,078,975	867,185	603,804	548,573		24.42	207.55
Noncontrolling (minority) interest in subsidiaries	54	55	57	60		-1.82	-8.47
Total equity capital, including minority interest	1,079,029	867,240	603,861	548,633		24.42	207.51
Total liabilities and capital	9,751,571	7,333,791	5,645,662	5,289,225		32.97	170.24
Memoranda							
Non-interest-bearing deposits.....	2,721,355	1,331,498	1,115,883	1,130,554		104.38	277.73
Interest-bearing deposits.....	5,271,078	4,441,961	3,478,875	3,027,587		18.67	155.09
Total deposits	7,992,433	5,773,459	4,594,758	4,158,141		38.43	186.79
Long-term debt that reprices within 1 year	0	0	0	30,743			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	867,185	603,804	548,573	387,098			
Accounting restatements.....	-18,114	0	0	0			
Net income.....	74,384	92,739	89,217	48,190			
Net sale of new perpetual preferred stock.....	0	0	0	0			
Net sale of new common stock.....	4,256	-11,706	876	518			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	15,347	0	19,387	16,636			
Changes incident to business combinations.....	167,035	171,885	0	141,729			
Less: Dividends declared	19,795	16,568	10,845	10,249			
Change in other comprehensive income	19,371	27,031	-4,630	-2,077			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	0	0	0	0			
Holding company equity capital, ending balance	1,078,975	867,185	603,804	548,573			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	40.68	48.33	27	38.54	52.67	15	37.58	53.63	14	38.61	53.41	16			
Commercial and industrial loans	31.28	13.47	96	31.78	11.45	95	37.26	11.42	98	36.20	10.82	98			
Loans to individuals	0.74	2.29	47	0.33	2.71	26	0.33	2.65	25	0.46	2.58	33			
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	44	0	0	44	0	0	45			
Agricultural loans.....	0.40	0.43	70	0.41	0.53	66	0.35	0.47	69	0.14	0.51	57			
Other loans and leases.....	1.13	1.39	67	1.47	1.08	70	1.53	2.64	45	2.11	2.62	50			
Net loans and leases.....	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65			
Debt securities over 1 year.....	14.20	13.53	58	17.93	13.66	77	13.51	13.20	53	13.37	13.96	51			
Mutual funds and equity securities	0	0.05	46	0	0.06	40	0	0.05	42	0	0.07	15			
Subtotal	87.02	83.47	68	89.88	86.76	74	89.80	87.24	69	90.09	87.26	76			
Interest-bearing bank balances	4.55	6.78	40	1.27	2.97	33	1.89	2.30	54	1.20	2.34	44			
Federal funds sold and reverse repos	0.02	0.02	82	0.04	0.03	84	0.03	0.01	88	0.02	0.02	81			
Debt securities 1 year or less	0.17	2.03	12	0.03	2.10	5	0.43	2.14	25	0.15	1.92	16			
Trading assets	0	0.04	38	0	0.03	38	0	0.02	38	0	0.02	35			
Total earning assets.....	91.76	92.98	31	91.21	92.39	34	92.15	92.24	47	91.46	92.22	40			
Non-interest cash and due from depository institutions.....	1.02	1.07	54	1.02	1.14	42	1.62	1.25	70	1.72	1.26	75			
Other real estate owned.....	0.05	0.03	76	0.09	0.04	78	0.01	0.04	33	0.01	0.06	29			
All other assets.....	7.22	5.87	73	7.77	6.41	68	6.23	6.39	50	6.82	6.45	56			
Memoranda															
Short-term investments	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35	1.37	4.63	20			
U.S. Treasury securities.....	0.12	0.19	75	0.14	0.29	71	0.18	0.37	70	0	0.22	31			
US agency securities (excluding mortgage-backed securities)	0.16	1.28	27	0.14	1.25	27	1.74	1.67	62	1.88	1.50	65			
Municipal securities	6.08	2.96	81	3.06	2.58	65	0.70	2.66	32	0.92	2.97	32			
Mortgage-backed securities	6.56	8.52	42	12.93	9.38	72	11.32	8.73	67	10.72	9.19	64			
Asset-backed securities	0	0.35	32	0	0.30	34	0	0.26	33	0	0.23	34			
Other debt securities	1.46	0.60	81	1.68	0.53	80	0	0.52	16	0	0.48	16			
Loans held-for-sale.....	0.14	0.58	38	0.08	0.39	35	0.01	0.29	22	0.06	0.32	38			
Loans held for investment	74.09	69.07	67	72.46	72.01	44	77.05	73.24	63	77.46	72.42	67			
Real estate loans secured by 1–4 family	3.41	14.47	8	5.07	16.02	10	5.41	16.83	10	6.72	16.44	15			
Revolving	0.62	1.79	26	0.93	2.24	27	1.20	2.43	34	1.52	2.71	39			
Closed-end, secured by first liens	2.53	12.11	9	3.82	13.07	13	4.08	13.60	14	4.98	13.03	16			
Closed-end, secured by junior liens	0.26	0.27	56	0.32	0.37	51	0.12	0.41	24	0.21	0.39	38			
Commercial real estate loans	35.84	30.65	71	31.93	33.26	45	30.11	33.39	40	30.31	33.79	37			
Construction and land development.....	5.61	4.32	69	6.24	5	66	5.93	4.78	66	5.84	4.55	67			
Multifamily.....	1.50	5.03	20	1.90	4.76	29	1.86	5.12	27	1.65	5.32	24			
Nonfarm nonresidential	28.73	19.97	84	23.79	21.85	60	22.33	21.85	52	22.82	22.30	53			
Real estate loans secured by farmland.....	1.44	0.85	73	1.54	0.95	74	2.06	0.88	82	1.59	0.81	74			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
	54.81	69.38	19	53.13	72.74	11	48.77	72.88	10	49.81	73.20	10			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	4.60	20.91	8	6.99	22.29	10	7.02	23.13	10	8.66	22.92	14			
Real estate loans secured by 1–4 family.....	0.84	2.61	25	1.28	3.13	27	1.56	3.34	34	1.96	3.76	39			
Revolving	3.76	17.94	9	5.71	18.71	12	5.46	19.33	12	6.70	18.68	14			
Closed-end.....	48.28	44.23	67	44.01	46.16	46	39.08	45.57	30	39.10	46.38	28			
Construction and land development.....	7.55	6.26	65	8.60	6.97	65	7.69	6.53	67	7.54	6.35	65			
1–4 family.....	0.91	1.14	51	0.88	1.47	46	1.08	1.52	52	0.97	1.50	51			
Other.....	6.64	4.94	73	7.71	5.34	74	6.61	4.90	72	6.56	4.76	68			
Multifamily.....	2.01	7.01	16	2.62	6.42	27	2.41	6.76	23	2.12	7.13	19			
Nonfarm nonresidential	38.71	29.04	83	32.80	30.59	59	28.98	30.16	43	29.44	30.84	43			
Owner-occupied.....	18.77	10	92	10.98	10.68	53	11.44	10.31	56	11.75	10.55	58			
Other.....	19.94	18.53	58	21.81	19.36	64	17.54	19.35	38	17.68	19.91	38			
Real estate loans secured by farmland.....	1.93	1.30	73	2.13	1.38	74	2.68	1.27	80	2.05	1.19	73			
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0	44	0	0	44	0	0	45			
Commercial and industrial loans	42.14	19.85	94	43.82	16.16	96	48.35	16.21	98	46.69	15.52	98			
Loans to individuals	0.99	3.53	41	0.46	4	26	0.43	3.89	24	0.60	3.90	30			
Credit card loans	0.06	0.03	78	0.10	0.04	80	0	0.04	32	0	0.03	34			
Agricultural loans.....	0.53	0.69	68	0.57	0.78	65	0.45	0.69	66	0.18	0.76	57			
Other loans and leases.....	1.53	2.07	66	2.03	1.48	70	1.99	3.74	45	2.72	3.75	49			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	399.97	473.75	28	374.97	493.53	23	353.39	505.61	18	379.17	518.19	19			
Real estate loans secured by 1–4 family.....	33.55	142.34	9	49.33	151.03	11	50.87	161.34	13	65.95	159.68	17			
Revolving	6.12	17.81	27	9.03	21.25	30	11.32	23.52	37	14.94	26.74	40			
Closed-end.....	27.42	122.21	12	40.30	127.10	13	39.55	134.73	14	51.02	130.06	17			
Commercial real estate loans	352.32	302.08	66	310.64	311.74	52	283.13	316.03	37	297.62	328.67	39			
Construction and land development.....	55.12	42.85	67	60.66	46.63	70	55.73	44.92	67	57.36	44.44	69			
1–4 family.....	6.64	7.52	53	6.24	9.52	48	7.82	10.21	54	7.41	10.44	55			
Other.....	48.47	33.94	73	54.42	35.90	76	47.92	33.75	74	49.95	33.34	73			
Multifamily.....	14.70	48.67	20	18.51	44.76	30	17.46	48.38	25	16.17	51.49	24			
Nonfarm nonresidential	282.50	198.42	81	231.47	206.64	62	209.94	208.15	50	224.09	217.26	52			
Owner-occupied.....	136.96	67.98	95	77.52	71.54	57	82.89	70.68	64	89.48	73.43	62			
Other.....	145.54	125.78	64	153.94	130.65	68	127.05	134.17	45	134.62	140.40	49			
Real estate loans secured by farmland.....	14.11	8.35	72	15	8.66	75	19.40	8.13	81	15.59	7.80	75			
Loans to depository institutions and acceptances of other banks.....	0	0.03	45	0	0.01	44	0	0.01	44	0	0.01	45			
Commercial and industrial loans	307.54	133.93	95	309.25	106.70	96	350.32	107.07	98	355.45	105.25	98			
Loans to individuals	7.24	22.15	46	3.25	24.83	27	3.13	24.45	23	4.57	23.98	30			
Credit card loans	0.45	0.20	79	0.71	0.24	81	0	0.24	32	0	0.19	34			
Agricultural loans.....	3.89	4.17	69	4	4.86	65	3.28	4.49	69	1.38	4.90	57			
Other loans and leases.....	11.14	13.62	66	14.30	10.25	72	14.42	25.58	47	20.68	25.83	51			
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.51	34	38	33.03	35.38	46	27.64	35.09	27	27.34	35.69	24			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.36	232.08	45	233.12	239.13	50	200.24	243.62	36	208.15	253.35	32			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	352.32	304.52	66	310.64	315.15	51	283.13	318.90	37	297.62	331.68	39			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	4.74	9.38	25	1.34	5.36	12	2.35	4.70	35	1.37	4.63	20			
Liquid assets	12.42	19.32	25	15.54	16.28	51	16.78	15.56	60	15.55	15.94	54			
Investment securities	14.36	16.07	47	17.95	16.41	63	13.94	16.02	45	13.52	16.65	38			
Net loans and leases	72.83	69.27	60	71.95	72.36	40	76.29	73.30	60	76.71	72.64	65			
Net loans, leases and standby letters of credit	73.36	69.67	60	72.63	72.78	41	77.17	73.71	63	78.17	73.08	70			
Core deposits	76.39	76.49	44	68.23	71.61	28	68.84	69.97	44	67.27	69.79	32			
Noncore funding	9.17	10.29	50	17.15	14.61	64	17.74	16.58	54	19.41	17.09	63			
Time deposits of \$250K or more	1.74	3.37	21	2.76	4.33	31	2.92	4.28	41	2.80	3.54	48			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	2.78	0.62	89	5.47	0.77	97	5.16	0.96	94	7.48	1.20	97			
Secured federal funds purchased	0	0	49	2.32	0	98	1.24	0	97	2.68	0	98			
Net federal funds purchased (sold)	2.76	0.59	89	5.42	0.75	97	5.13	0.97	94	7.46	1.21	97			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	0	1.06	16	0	2.75	7	0.04	3.63	18	0.58	4.47	23			
Earning assets that reprice within 1 year	46.71	31.93	83	45.13	33.16	78	51.45	32.35	89	46.98	33.41	76			
Interest-bearing liabilities that reprice within 1 year	3.94	14.04	11	8.68	18.54	25	7.41	18.20	22	8.16	16.67	29			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0.58	0.19	83			
Net assets that reprice within 1 year	42.76	17.03	92	36.45	13.71	89	44.04	12.98	93	38.24	15.65	87			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	5.09	0.77	60	17.57	10.70	74	17.14	13.54	60	20.01	13.97	73			
Net short-term noncore funding dependence	3.21	-3.25	68	14.88	5.88	84	15.06	8.57	70	19.14	9.65	83			
Short-term investment / Short-term noncore funding	62.91	230.45	27	9.08	78.10	7	14.81	62.28	27	7.37	46.67	10			
Liquid assets - short-term noncore funding / Nonliquid assets	5.59	16.27	27	0.96	6.90	38	1.09	4.17	42	-3.63	3.68	30			
Net loans and leases / Total deposits	88.86	84.20	60	91.39	90.96	46	93.74	92.88	49	97.58	92.86	62			
Net loans and leases / Core deposits	95.33	91.10	60	105.46	102.55	57	110.82	106.50	61	114.04	105.03	71			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.51	0.88	73	0.11	0.36	44	-0.31	-0.47	45	-0.06	-0.05	37			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	3.34	3.63	53	2.81	1.28	84	-2.14	-1.95	39	-1.16	-0.62	29			
Structured notes appreciation (depreciation) / Tier 1 capital	0.04	0.03	73	0	-0.02	34		-0.04			-0.02				
Percent of Investment Securities															
Held-to-maturity securities	34.85	5.36	90	13.76	7.25	76	8.34	10.76	60	10.31	13.07	55			
Available-for-sale securities	65.14	93.39	10	86.23	91.33	25	91.64	88.32	41	89.69	86.93	44			
U.S. Treasury securities	0.82	1.22	72	0.78	2.07	68	1.26	2.08	69	0	1.33	31			
US agency securities (excluding mortgage-backed securities)	1.08	8.39	26	0.76	8.16	25	12.51	11	62	13.87	10.16	67			
Municipal securities	42.31	18.61	83	17.07	15.40	60	4.99	16.63	27	6.81	17.86	30			
Mortgage-backed securities	45.64	54.48	34	72.03	57.07	71	81.22	54.50	86	79.32	55.76	83			
Asset-backed securities	0	1.97	32	0	1.70	34	0	1.54	33	0	1.31	34			
Other debt securities	10.14	4.34	80	9.35	3.73	81	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0.01	0.44	46	0.01	0.49	40	0.02	0.41	43	0	0.58	15			
Debt securities 1 year or less	1.16	13.69	8	0.14	13.55	4	3.11	13.91	25	1.08	11.90	16			
Debt securities 1 to 5 years	37.77	20.49	82	59.04	23.43	93	69.64	23.42	97	66.51	23.53	97			
Debt securities over 5 years	61.06	61.87	41	40.81	58.63	23	27.23	58.36	13	32.41	60.73	15			
Pledged securities	37.54	44.55	46	36.82	43.76	44	55.09	42.20	66	69.92	46.78	77			
Structured notes, fair value	0.33	0.03	91	0.32	0.09	88	0	0.15	39	0	0.08	40			
Percent Change from Prior Like Quarter															
Short-term investments	370.92	136.94	85	-26.11	32.84	13	82.81	16.28	86	-59.51	6.96	6			
Investment securities	6.38	16.36	36	67.26	4.80	97	10.07	8.02	63	32.12	4.99	89			
Core deposits	48.89	23.17	93	28.74	9.96	91	9.23	10.40	57	34.88	13.94	87			
Noncore funding	-28.92	-12.78	29	25.54	4.16	79	-2.40	6.76	37	11.14	-3.35	70			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	1,968,718	1,490,242	1,365,364	1,315,859	
Commit: Secured commercial real estate loans	267,170	141,585	152,161	139,424	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	119,604	108,514	63,078	57,947	
Securities underwriting	0	0	0	0	
Standby letters of credit	51,798	50,160	49,755	76,772	
Commercial and similar letters of credit	1,649	2,809	2,073	1,880	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	23,364	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	72,394	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	95,758	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	13,745	5,571	387	3,353	
Written options contracts (interest rate)	33,594	26,044	8,360	13,423	
Purchased options contracts (interest rate)	8,056	7,157	7,868	4,444	
Interest rate swaps	1,100,032	921,390	486,297	394,852	
Futures and forward foreign exchange	656	453	403	764	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.19	16.09	76	20.32	16.97	70	24.18	17.31	83	24.88	17.28	83			
Standby letters of credit	0.53	0.31	79	0.68	0.36	81	0.88	0.35	89	1.45	0.40	95			
Commercial and similar letters of credit	0.02	0.01	86	0.04	0.01	87	0.04	0.01	86	0.04	0.01	86			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0.24	0	94	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0.74	0	97	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade..	0.98	0.02	94	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	11.86	3.72	81	13.10	2.95	85	8.92	6.51	67	7.88	6.82	61			
Interest rate contracts	11.85	3.62	81	13.09	2.87	85	8.91	6.40	67	7.87	6.72	61			
Interest rate futures and forward contracts	0.14	0.20	81	0.08	0.08	81	0.01	0.25	45	0.06	0.28	52			
Written options contracts (interest rate)	0.34	0.24	81	0.36	0.13	82	0.15	0.26	60	0.25	0.28	59			
Purchased options contracts (interest rate)	0.08	0.03	89	0.10	0.02	91	0.14	0.07	85	0.08	0.08	85			
Interest rate swaps	11.28	2.58	84	12.56	2.19	87	8.61	5.18	72	7.47	5.41	68			
Foreign exchange contracts	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	91			
Futures and forward foreign exchange contracts	0.01	0	95	0.01	0	95	0.01	0	94	0.01	0	92			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.53	24.20	80	29.76	24.81	70	32.37	25.18	75	34.24	25.74	81			

Derivative Instruments

Notional Amount	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Derivative contracts		1,156,083	960,615	503,315	416,836	
Interest rate contracts		1,155,427	960,162	502,912	416,072	
Foreign exchange contracts		656	453	403	764	
Equity, commodity, and other contracts		0	0	0	0	
Derivatives Position						
Futures and forwards		14,401	6,024	790	4,117	
Written options		33,594	26,044	8,360	13,423	
Exchange-traded		0	0	0	0	
Over-the-counter		33,594	26,044	8,360	13,423	
Purchased options		8,056	7,157	7,868	4,444	
Exchange-traded		0	0	0	0	
Over-the-counter		8,056	7,157	7,868	4,444	
Swaps		1,100,032	921,390	486,297	394,852	
Held for trading		1,116,144	935,705	502,034	403,740	
Interest rate contracts		1,116,144	935,705	502,034	403,740	
Foreign exchange contracts		0	0	0	0	
Equity, commodity, and other contracts		0	0	0	0	
Non-traded		39,939	24,910	1,281	13,096	
Interest rate contracts		39,283	24,457	878	12,332	
Foreign exchange contracts		656	453	403	764	
Equity, commodity, and other contracts		0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)		1,218,247	929,000	494,569	400,061	
One year or less		17,943	11,394	4,815	4,014	
Over 1 year to 5 years		644,353	430,627	143,185	149,164	
Over 5 years		555,951	486,979	346,569	246,883	
Gross negative fair value (absolute value)		41,442	17,618	3,657	2,061	
Gross positive fair value		34,854	14,788	3,676	2,081	
Held for trading		34,672	14,746	3,657	2,061	
Non-traded		182	42	19	20	
Current credit exposure on risk-based capital derivative contracts		34,854	14,746	3,676	2,080	
Credit losses on derivative contracts		4,782	0	0	0	
Past Due Derivative Instruments Fair Value						
30-89 days past due		0	0	0	0	
90+ days past due		0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
	99.94	99.50	15	99.95	99.57	20	99.92	99.91	9	99.82	99.91	12			
Percent of Notional Amount															
Interest rate contracts	0.06	0.19	88	0.05	0.14	85	0.08	0	93	0.18	0.04	90			
Foreign exchange contracts	0	0	47	0	0.07	45	0	0	47	0	0	47			
Equity, commodity, and other contracts	1.25	15.03	37	0.63	14.06	40	0.16	11.75	34	0.99	12.76	42			
Futures and forwards	2.91	10.24	39	2.71	11.73	40	1.66	11.14	45	3.22	9.73	49			
Written options	0	0	50	0	0	48	0	0	49	0	0	49			
Exchange-traded	2.91	10.24	39	2.71	10.84	40	1.66	10.65	45	3.22	9.46	49			
Over-the-counter	0.70	2.13	71	0.75	2.45	74	1.56	1.29	83	1.07	1.44	81			
Purchased options	0	0	50	0	0	49	0	0	49	0	0	49			
Exchange-traded	0.70	2.13	71	0.75	2.28	76	1.56	1.22	84	1.07	1.27	81			
Over-the-counter	95.15	71.83	75	95.92	64.61	69	96.62	65.42	66	94.73	66.04	62			
Swaps	96.55	16.03	90	97.41	15.01	89	99.75	13.60	94	96.86	16.18	90			
Held for trading	96.55	16.37	90	97.41	16.17	90	99.75	12.87	96	96.86	16.40	90			
Interest rate contracts	0	0	47	0	0.11	46	0	0	48	0	0	47			
Foreign exchange contracts	0	0	49	0	0	48	0	0	49	0	0	49			
Equity, commodity, and other contracts	3.45	83.97	9	2.59	84.99	10	0.25	86.40	5	3.14	83.82	9			
Non-traded	3.40	83.02	9	2.55	84.69	10	0.17	85.51	5	2.96	83.04	9			
Interest rate contracts	0.06	0	92	0.05	0.01	89	0.08	0	95	0.18	0.01	93			
Foreign exchange contracts	0	0	48	0	0.01	47	0	0	48	0	0	48			
Equity, commodity, and other contracts	105.38	79.60	96	96.71	80.07	65	98.26	82.85	56	95.98	87.47	53			
Derivative contracts (excluding futures and forex 14 days or less)	1.55	15.52	39	1.19	15.20	40	0.96	12.75	31	0.96	15.62	31			
One year or less	55.74	19.75	90	44.83	22.92	80	28.45	22.66	62	35.78	21.68	69			
Over 1 year to 5 years	48.09	32.47	69	50.69	34.12	63	68.86	36.28	71	59.23	37.90	65			
Over 5 years	3.58	2.84	62	1.83	1.30	67	0.73	0.66	49	0.49	0.50	47			
Gross negative fair value (absolute value)	3.01	2.25	71	1.54	1.14	67	0.73	1.10	29	0.50	0.92	24			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.01	86	0.02	0	89	0.01	0.01	70	0	0	61			
Gross positive fair value (X)	0.04	0.01	88	0.02	0	89	0.01	0.01	61	0	0.01	52			
Held for trading (X)	0.04	0	94	0.02	0	94	0.01	0	89	0	0	84			
Non-traded (X)	0	0	72	0	0	70	0	0.01	23	0	0	24			
Current credit exposure (X)	0.04	0.02	79	0.02	0.01	82	0.01	0	73	0	0	65			
Credit losses on derivative contracts	0.54	0	99	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.48	0.27	75	0.24	0.10	80	0.07	0.06	72	0.04	0.05	60			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	43,288	43,476	42,577	43,409	
Gross losses	8,419	8,744	8,037	12,306	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	6,512	2,184	2,292	1,344	
Net losses	1,907	6,560	5,745	10,962	
Provision for loan and lease losses	63,379	6,372	6,644	10,130	
Adjustments	31,911	0	0	0	
Ending balance	136,671	43,288	43,476	42,577	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.77	0.38	90	0.09	0.12	47	0.12	0.12	58	0.20	0.11	81			
Provision for loan and lease losses / Average loans and leases	1.05	0.53	90	0.13	0.16	46	0.16	0.16	58	0.26	0.16	79			
Provision for loan and lease losses / Net loan and lease losses	3,323.49	672.96	92	97.13	142.73	38	115.65	182.69	39	92.41	110.75	31			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.89	1.35	85	0.81	0.94	34	1	0.94	61	1.04	0.95	63			
Allowance for loan and lease losses / Total loans and leases	1.89	1.33	86	0.81	0.93	36	1	0.93	62	1.04	0.94	63			
Allowance for loan and lease losses / Net loans and leases losses (X)	71.67	25.33	88	6.60	17.18	39	7.57	21.35	35	3.88	16.23	23			
Allowance for loan and lease losses / Nonaccrual assets	339.87	336.78	69	165.88	315.75	44	263.19	285.36	61	284.47	270.69	64			
ALLL / 90+ days past due + nonaccrual loans and leases	338.59	293.46	71	145.32	283.41	39	189.61	259.30	51	224.93	232.03	61			
Gross loan and lease losses / Average loans and leases	0.14	0.16	56	0.17	0.16	63	0.19	0.15	69	0.32	0.16	83			
Recoveries / Average loans and leases	0.11	0.04	90	0.04	0.05	62	0.05	0.05	62	0.03	0.06	41			
Net losses / Average loans and leases	0.03	0.11	27	0.13	0.11	65	0.14	0.09	72	0.29	0.10	87			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	74.47	42.12	82	27.17	41.80	40	18.63	51.25	26	20	50.41	26			
Earnings coverage of net loan and lease losses (X)	81.45	33.55	82	18.66	22.46	53	19.36	29.27	51	8.82	0.97	36			
Net Loan and Lease Losses By Type															
Real estate loans	-0.05	0.04	2	0	0.02	26	0	0.01	23	0.07	0.02	85			
Real estate loans secured by 1-4 family	0.25	0.01	97	0	0.02	42	0.01	0.01	56	0.18	0.03	97			
Revolving	-0.09	0	9	-0.21	0.02	2	0.19	0.02	94	0.14	0.03	84			
Closed-end	0.33	0.01	97	0.05	0.02	81	-0.04	0.01	8	0.20	0.02	96			
Commercial real estate loans	-0.08	0.05	1	0	0.02	32	-0.01	0.01	22	0.05	0.01	79			
Construction and land development	-0.02	0	20	-0.13	-0.02	9	-0.10	-0.02	14	0.28	-0.04	95			
1-4 family	0	0	50	-0.04	0	2	-0.02	0	8	-0.03	0	6			
Other	-0.02	-0.01	20	-0.09	-0.02	12	-0.08	-0.02	13	0.31	-0.04	97			
Multifamily	0	0	88	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	-0.09	0.07	1	0.03	0.03	66	0.02	0.02	65	0	0.02	33			
Owner-occupied	-0.01	0.01	10	0	0.01	63	0.02	0.01	84	0	0.01	30			
Other	-0.08	0.04	1	0.03	0.01	77	-0.01	0.01	20	0	0.01	33			
Real estate loans secured by farmland	0	0.01	44	0	0.01	45	0	0	9	0	0	50			
Commercial and industrial loans	0.12	0.20	50	0.28	0.27	62	0.27	0.18	69	0.49	0.18	83			
Loans to individuals	0.38	0.66	47	0.35	0.74	36	0.47	0.71	49	0.49	0.78	44			
Credit card loans	3.32	1.71	78	0.09	1.89	27		1.65			1.60				
Agricultural loans	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions	0	0.44	29	0	0.14	33	0	0.28	30	0.01	0.27	47			
Other loans and leases															

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016				
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases		12,707		13,198		2,548		6,111					
90+ days past due loans and leases		152		3,693		6,410		3,962					
Nonaccrual loans and leases		40,213		26,096		16,519		14,967					
Total past due and nonaccrual loans and leases		53,072		42,987		25,477		25,040					
Restructured 30–89 days past due		0		0		0		0					
Restructured 90+ days past due		0		0		0		0					
Restructured nonaccrual		4,253		473		5,808		5,922					
Total restructured loans and leases		4,253		473		5,808		5,922					
30–89 days past due loans held for sale		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0					
Restructured loans and leases in compliance		3,559		79		225		719					
Other real estate owned		5,330		6,344		469		498					
Other Assets													
30–89 days past due		0		0		0		0					
90+ days past due		0		0		0		0					
Nonaccrual		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0					
Percent of Loans and Leases													
30–89 days past due loans and leases	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23	
90+ days past due loans and leases	0	0.04	42	0.07	0.03	80	0.15	0.03	87	0.10	0.04	84	
Nonaccrual loans and leases	0.56	0.60	52	0.49	0.48	59	0.38	0.49	45	0.37	0.46	40	
90+ days past due and nonaccrual loans and leases	0.56	0.67	47	0.56	0.54	62	0.53	0.54	56	0.46	0.55	47	
30–89 days past due restructured	0	0	32	0	0	29	0	0.01	27	0	0.01	25	
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41	
Nonaccrual restructured	0.06	0.09	48	0.01	0.07	24	0.13	0.10	65	0.14	0.10	67	
30–89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48	
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48	
Percent of Loans and Leases and Other Assets													
30+ Days Past Due and Nonaccrual													
30–89 days past due assets	0.18	0.26	43	0.25	0.31	50	0.06	0.32	9	0.15	0.32	23	
90+ days past due assets	0	0.04	42	0.07	0.03	80	0.15	0.03	87	0.10	0.04	84	
Nonaccrual assets	0.56	0.60	52	0.49	0.48	59	0.38	0.49	45	0.37	0.47	39	
30+ days past due and nonaccrual assets	0.73	0.95	39	0.81	0.87	53	0.59	0.88	33	0.61	0.89	32	
Percent of Total Assets													
90+ days past due and nonaccrual assets	0.41	0.47	47	0.41	0.39	62	0.41	0.39	58	0.36	0.40	54	
90+ days past due and nonaccrual assets + other real estate owned	0.47	0.52	49	0.49	0.45	63	0.41	0.45	54	0.37	0.48	45	
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets	0.50	0.63	44	0.44	0.56	44	0.30	0.59	23	0.31	0.63	18	
Allowance for loan and lease losses	35.93	72.10	23	75.12	92.08	49	39.59	95.97	20	38.01	100.14	14	
Equity capital + allowance for loan and lease losses	4.04	5.64	37	3.57	4.77	40	2.66	5.09	27	2.74	5.57	23	
Tier 1 capital + allowance for loan and lease losses	4.78	6.21	41	4.31	5.30	45	2.87	5.65	29	3	6.11	23	
Loans and leases + other real estate owned	0.68	0.92	38	0.61	0.78	42	0.40	0.82	22	0.39	0.86	16	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 2	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.07	0.25	22	0.26	0.28	58	0.11	0.29	24	0.14	0.29	23			
	90+ days past due		0	0.04	25	0.11	0.03	83	0.30	0.03	94	0.19	0.05	87			
	Nonaccrual.....		0.56	0.63	50	0.13	0.45	15	0.16	0.48	21	0.13	0.43	14			
Commercial and industrial	30-89 days past due		0.21	0.15	71	0.25	0.22	67	0.01	0.23	16	0.17	0.27	55			
	90+ days past due		0	0.02	68	0.03	0.02	82	0	0.02	64	0	0.01	32			
	Nonaccrual.....		0.60	0.61	64	0.96	0.74	72	0.61	0.61	60	0.62	0.60	64			
Individuals	30-89 days past due		2.41	0.52	93	0.61	0.60	58	0	0.68	6	0.13	0.69	24			
	90+ days past due		0.03	0.02	74	0.07	0.02	84	0	0.03	31	0	0.03	29			
	Nonaccrual.....		0.03	0.14	42	0	0.12	36	1.66	0.15	98	1.53	0.21	95			
Depository institution loans	30-89 days past due			0			0			0			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0			0			0			0				
Agricultural	30-89 days past due		0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35			
	90+ days past due		0	0	45	0	0	47	0	0.01	44	0	0	45			
	Nonaccrual.....		0	0.57	29	0	0.80	28	0	0.46	31	0	0.31	31			
Foreign governments	30-89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30-89 days past due		1.76	0.67	86	0	0.28	23	0	0.18	23	0	0.12	27			
	90+ days past due		0	0	40	0	0	40	0	0	41	0	0	44			
	Nonaccrual.....		0.01	0.10	73	0	0.04	37	0	0.04	36	0	0.06	36			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 2	Pct	BHC	Peer #	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.61	0.46	69	1.30	0.53	90	0.28	0.52	34	0.52	0.56	56			
	90+ days past due	0	0.06	28	0.27	0.05	89	0.01	0.04	53	0.07	0.06	73			
	Nonaccrual	1.24	0.67	84	0.34	0.55	31	0.72	0.61	64	0.45	0.65	40			
Revolving	30–89 days past due	0	0.25	13	0.13	0.36	31	0.03	0.36	22	0.34	0.29	63			
	90+ days past due	0	0.01	41	0.05	0.01	85	0.02	0.02	78	0.02	0.02	77			
	Nonaccrual	0.05	0.46	18	0.14	0.34	36	1	0.35	86	0.40	0.42	57			
Closed-end	30–89 days past due	0.74	0.48	72	1.57	0.56	91	0.35	0.54	48	0.58	0.63	57			
	90+ days past due	0	0.06	29	0.32	0.05	91	0.01	0.05	55	0.09	0.06	75			
	Nonaccrual	1.50	0.69	88	0.38	0.57	34	0.64	0.64	59	0.46	0.68	40			
Junior lien	30–89 days past due	0.01	0.01	68	0.35	0.02	99	0.05	0.02	82	0	0.03	12			
	90+ days past due	0	0	44	0.07	0	97	0	0	38	0	0	36			
	Nonaccrual	0.33	0.03	97	0.02	0.03	47	0	0.03	12	0	0.04	10			
Commercial real estate	30–89 days past due	0.02	0.14	31	0.10	0.15	50	0.09	0.16	47	0.06	0.15	31			
	90+ days past due	0	0.02	35	0.09	0.02	89	0.37	0.02	96	0.23	0.02	93			
	Nonaccrual	0.50	0.57	53	0.11	0.34	32	0.07	0.41	22	0.07	0.33	18			
Construction and development	30–89 days past due	0	0.16	53	0.07	0.20	60	0	0.17	43	0.02	0.18	46			
	90+ days past due	0	0.01	43	0.05	0.01	90	0	0	44	0	0.01	42			
	Nonaccrual	0	0.21	21	0	0.18	21	0	0.18	21	0.04	0.21	48			
1–4 family	30–89 days past due	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30–89 days past due	0	0.09	60	0.07	0.12	73	0	0.06	57	0.02	0.08	59			
	90+ days past due	0	0	44	0.05	0	94	0	0	45	0	0.01	44			
	Nonaccrual	0	0.16	23	0	0.14	24	0	0.10	25	0.04	0.12	61			
Multifamily	30–89 days past due	0	0.03	39	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	3.48	0	99			
	Nonaccrual	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30–89 days past due	0.03	0.14	38	0.12	0.13	57	0.12	0.17	60	0.08	0.14	45			
	90+ days past due	0	0.02	38	0.10	0.02	90	0.51	0.02	96	0.06	0.02	84			
	Nonaccrual	0.62	0.73	54	0.14	0.36	33	0.10	0.52	24	0.08	0.40	18			
Owner Occupied	30–89 days past due	0	0.05	18	0.03	0.06	45	0.07	0.08	66	0	0.06	13			
	90+ days past due	0	0.01	40	0.02	0.01	86	0.50	0	98	0.06	0.01	89			
	Nonaccrual	0.28	0.27	59	0.01	0.19	19	0.06	0.20	33	0.04	0.16	27			
Other	30–89 days past due	0.03	0.06	61	0.09	0.05	79	0.05	0.07	65	0.08	0.06	71			
	90+ days past due	0	0	44	0.08	0.01	92	0.01	0.01	83	0	0.01	39			
	Nonaccrual	0.34	0.33	63	0.13	0.14	64	0.03	0.22	40	0.03	0.16	41			
Farmland	30–89 days past due	0	0.08	33	0	0.21	28	0	0.09	32	0	0.10	34			
	90+ days past due	0	0	46	0	0.01	45	0	0	46	0	0	45			
	Nonaccrual	0.37	1.19	59	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30–89 days past due	0.71	1.02	56	1.26	0.87	72		1.03			0.83				
	90+ days past due	0.49	0.22	78	0.33	0.18	76		0.26			0.22				
	Nonaccrual	0	0.02	46	0	0	46		0.07			0.08				

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	624,642	468,699	308,520	327,031	
Retained earnings	451,534	380,737	304,566	225,360	
Accumulated other comprehensive income (AOCI)	37,120	17,749	-9,282	-3,818	
Common equity tier 1 minority interest	0	0	0	12	
Common equity tier 1 capital before adjustments/deductions	1,113,296	867,185	603,804	548,585	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	280,303	232,611	123,785	124,005	
Accumulated other comprehensive income-related adjustments	37,120	17,749	-9,282	-3,818	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	795,873	616,825	489,301	428,398	
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	
Common equity tier 1 capital	795,873	616,825	489,301	428,398	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	93,600	93,600	67,600	67,600	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	54	55	57	48	
Additional tier 1 capital before deductions	93,654	93,655	67,657	67,648	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	93,654	93,655	67,657	67,648	
Tier 1 Capital	889,527	710,480	556,958	496,046	
Tier 2 Capital					
Tier 2 capital instruments and related surplus	113,250	50,000	50,000	50,000	
Non-qualifying capital instruments	0	0	0	0	
Total capital minority interest not included in tier 1 capital	0	0	0	0	
Allowance for loan and lease losses in tier 2 capital					
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity				0	
Tier 2 capital before deductions	205,074	93,793	93,901	93,002	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	
Tier 2 capital	205,074	93,793	93,901	93,002	
Exited advanced approach tier 2 capital					
Total capital	1,094,601	804,273	650,859	589,048	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,148,855	7,303,236	5,534,350	5,226,183	
Less: Deductions from common equity tier 1 capital	280,303	232,611	123,785	124,005	
Less: Other deductions	0	0	0	0	
Total assets for leverage ratio	8,868,552	7,070,625	5,410,565	5,102,178	
Total risk-weighted assets	7,334,945	6,232,354	4,999,363	4,822,696	
Exited advanced approach total RWA					
Capital Ratios					
Common equity tier 1 capital, column A	10.85	10.91	34	9.90	12.50
Common equity tier 1 capital, column B	0	0	50	0	50
Tier 1 capital, column A	12.13	11.60	41	11.40	13.19
Tier 1 capital, column B	0	0	50	0	50
Total capital, column A	14.92	13.45	53	12.90	14.63
Total capital, column B	0	0	50	0	50
Tier 1 leverage	10.03	9.65	66	10.05	10.39
Supplementary leverage ratio, advanced approaches HCs					

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0					
Total property and casualty assets			0			0			0			0					
Reinsurance recoverables (P/C)			0			0			0			0					
Total life and health assets			0			0			0			0					
Reinsurance recoverables (L/H)			0			0			0			0					
Separate account assets (L/H)			0			0			0			0					
Total insurance underwriting equity			0			0			0			0					
Total property and casualty equity			0			0			0			0					
Total life and health equity			0			0			0			0					
Total insurance underwriting net income			0			0			0			0					
Total property and casualty			0			0			0			0					
Total life and health			0			0			0			0					
Claims and claims adjusted expense reserves (P/C)			0			0			0			0					
Unearned premiums (P/C)			0			0			0			0					
Policyholder benefit and contractholder funds (L/H)			0			0			0			0					
Separate account liabilities (L/H)			0			0			0			0					
Insurance activities revenue			87			120			134			119			-27.50		-72.29
Other insurance activities income			87			120			134			119			-27.50		-72.29
Insurance and reinsurance underwriting income			0			0			0			0					
Premiums			0			0			0			0					
Credit related insurance underwriting			0			0			0			0					
Other insurance underwriting			0			0			0			0					
Insurance benefits, losses, expenses			0			0			0			0					
Net assets of insurance underwriting subsidiaries			0			0			0			0					
Life insurance assets			127,758			103,012			73,527			72,595			24.02		145.14

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer #	Pct	BHC	Peer #												
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47					
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50			60			66.67			75							
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			33.33			25							
Separate account assets (L/H) / Total life assets	0			0			0			0							
Insurance activities revenue / Adjusted operating income	0.03	0.41	59	0.04	0.37	63	0.06	0.46	60	0.06	0.44	59					
Premium income / Insurance activities revenue	0	0.01	47	0	0.03	47	0	0	48	0	0.01	47					
Credit related premium income / Total premium income	100			100			50			60							
Other premium income / Total premium income	0			0			50			40							
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47					
Insurance net income (P/C) / Equity (P/C)	19.85			37.86			72.25			31.81							
Insurance net income (L/H) / Equity (L/H)																	
Insurance benefits, losses, expenses / Insurance premiums	-40.91			132.57			116.87			136.34							
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0							
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0							
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49					
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.45	11.01	53	13.67	11.53	53	12.25	13.70	41	13.48	14.86	40					
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0							
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49					

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans.....	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.05			0			0			0				
Cost: Interest-bearing deposits.....		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans					2.35			3.83			4.38				
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases.....		5,672.05			-47.91			-27.26			22.03				
Total selected assets.....		6.04			-25.04			5.03			-5.54				
Deposits		-44.89			2.53			-2.42			-22.72				

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	15.64	9.40	0	9.31	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	37,071	60,000	30,000	20,003		-38.21	270.71
Dividends	37,000	60,000	30,000	20,003		-38.33	270.00
Interest	0	0	0	0			
Management and service fees	71	0	0	0			
Other income	0	0	0	0			
Income from nonbank subsidiaries	1,883	2,164	2,984	705		-12.99	656.22
Dividends	1,511	1,642	1,301	80		-7.98	3983.78
Interest	17	45	0	0		-62.22	
Management and service fees	0	0	0	0			
Other income	355	477	1,683	625		-25.58	67.45
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	38,954	62,164	32,984	20,708		-37.34	280.08
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	38,954	62,164	32,984	20,708		-37.34	280.08
Operating Expenses							
Personnel expenses	1,674	1,337	1,430	2,497		25.21	28.67
Interest expense	5,581	3,688	2,568	2,595		51.33	3775.69
Other expenses	10,352	10,600	6,949	5,576		-2.34	174.59
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	17,607	15,625	10,947	10,668		12.68	237.62
Income (loss) before taxes	21,347	46,539	22,037	10,040		-54.13	324.06
Applicable income taxes (credit)	-3,448	-3,477	-3,482	-3,097			
Extraordinary items				0			
Income before undistributed income of subsidiaries	24,795	50,016	25,519	13,137		-50.43	246.69
Equity in undistributed income of subsidiaries	49,589	42,723	63,698	35,053		16.07	58.44
Bank subsidiaries	49,606	40,240	62,933	31,304		23.28	62.32
Nonbank subsidiaries	-17	2,483	765	3,749			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	74,384	92,739	89,217	48,190		-19.79	93.46
Memoranda							
Bank net income	86,606	100,240	92,933	51,307		-13.60	113.53
Nonbank net income	1,494	4,125	2,066	3,829		-63.78	92.77
Subsidiary holding companies' net income	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
		% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	% of Total Assets	12/31/2016	1-Year	5-Year
Assets													
Investment in bank subsidiaries		1,200,689	90.89	977,959	93.35	681,742	93.94	623,439				22.77	220.96
Common and preferred stock		1,200,689	90.89	977,959	93.35	681,742	93.94	623,439				22.77	220.96
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in nonbank subsidiaries		12,678	0.96	12,695	1.21	9,406	1.30	8,641				-0.13	294.09
Common and preferred stock		12,678	0.96	12,695	1.21	9,406	1.30	8,641				-0.13	294.09
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		0	0	0	0	0	0	0					
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		75,475	5.71	21,955	2.10	6,369	0.88	9,977				243.77	527.29
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		2,182	0.17	2,182	0.21	1,082	0.15	1,082				0.00	
Intangible assets		0	0	0	0	0	0	0					
Other assets		30,026	2.27	32,824	3.13	27,112	3.74	25,565				-8.52	61.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		1,321,050	100.00	1,047,615	100.00	725,711	100.00	668,704				26.10	223.79
Liabilities and Capital													
Deposits		0	0	0	0	0	0	0					
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	2,000	0.28	0					
Borrowings with maturity over 1 year		30,000	2.27	34,286	3.27	0	0	0				-12.50	
Subordinated notes and debentures		111,346	8.43	49,126	4.69	48,994	6.75	48,864				126.65	
Other liabilities		4,229	0.32	518	0.05	1,219	0.17	1,573				716.41	1091.27
Balance due to subsidiaries and related institutions		96,500	7.30	96,500	9.21	69,694	9.60	69,694				0.00	69.87
Total liabilities		242,075	18.32	180,430	17.22	121,907	16.80	120,131				34.17	323.49
Equity Capital		1,078,975	81.68	867,185	82.78	603,804	83.20	548,573				24.42	207.55
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0					
Common stock		332	0.03	281	0.03	239	0.03	238				18.15	65.17
Common surplus		697,839	52.82	526,599	50.27	350,936	48.36	350,061				32.52	231.37
Retained earnings		417,212	31.58	380,737	36.34	304,566	41.97	225,360				9.58	194.72
Accumulated other comprehensive income		37,120	2.81	17,749	1.69	-9,282	-1.28	-3,818				109.14	16927.52
Other equity capital components		-73,528	-5.57	-58,181	-5.55	-42,655	-5.88	-23,268					
Total liabilities and equity capital		1,321,050	100.00	1,047,615	100.00	725,711	100.00	668,704				26.10	223.79
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0					
Loans and advances from nonbank subsidiaries		96,500	7.30	96,500	9.21	69,694	9.60	69,694				0.00	69.87
Notes payable to subsidiaries that issued TPS		93,600	7.09	93,600	8.93	67,600	9.32	67,600				0.00	69.87
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	8.24	9.11	39	11.67	10.58	65	15.47	11.03	87	9.06	8.67	55			
Bank net income / Average equity investment in banks	8.43	9.38	39	11.07	10.85	53	14.34	11.56	76	8.83	9.11	50			
Nonbank net income / Average equity investment in nonbanks	11.62	9.69	71	36.52	12.07	86	22.67	10.83	78	63.36	9.81	95			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	116.43	104.93	88	108.09	103.77	72	104.17	104.73	49	106.47	104.64	60			
Nonbank net income / Parent net income	2.01	1.04	78	4.45	1.08	86	2.32	0.99	78	7.95	1.13	92			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	22.44	11.62	80	20.81	9.66	86	20.19	9.50	83	21.90	11.14	81			
Total debt / Equity capital	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	8.91	4.62	69			
Total debt + notes payable to subs that issued TPS / Equity capital	21.77	9.67	82	20.41	7.99	89	19.64	7.93	87	21.23	9.36	87			
Total debt + Loans guaranteed for affiliate / Equity capital	13.10	5.79	75	9.62	3.97	74	8.45	3.98	72	8.91	4.64	69			
Total debt / Equity capital – excess over fair value	13.10	5.79	75	9.62	3.93	75	8.45	3.94	72	8.91	4.62	69			
Long-term debt / Equity capital	13.10	5.67	76	9.62	3.86	76	8.11	3.76	72	8.91	4.39	70			
Short-term debt / Equity capital	0	0.01	46	0	0.01	46	0.33	0.03	91	0	0.02	46			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	49.10	20.97	77	35.90	14.37	78	41.28	15.49	78	41.22	17.83	75			
Double Leverage															
Equity investment in subs / Equity capital	112.46	104.49	80	114.24	104.21	85	114.47	104.10	85	115.22	105.17	81			
Total investment in subs / Equity capital	112.46	104.82	79	114.24	104.48	85	114.47	104.38	84	115.22	105.55	81			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.81	0.49	86	1.33	0.44	82	0.98	0.36	78	1.73	0.56	82			
Equity investment in subs – equity cap / Net income-div (X)	2.46	1.45	76	1.62	1.47	69	1.11	1.18	56	2.20	1.91	65			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	113.37	121.76	50	203.90	153.39	80	167.34	113.37	81	113.81	96.31	68			
Cash from ops + noncash items + op expense / Op expense + dividend	134.13	138.81	58	213.11	152.31	82	178.80	123.74	79	121.56	100.80	74			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	228.38	140.42	82	141.12	105.99	82	83.44	108.88	24	-36.71	101.42	4			
Pretax operating income + interest expense / Interest expense	482.49	2,318.94	36	1,361.90	17,211.14	55	958.14	1,631.73	63	486.90	1,955.22	56			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	301.60	1,435.81	27	649.33	2,481.22	39	476.06	1,015.91	42	293.71	1,082.59	36			
Dividends + interest from subsidiaries / Interest expense + dividends	151.83	137	67	304.54	196.13	81	233.36	140.89	82	156.36	107.07	79			
Fees + other income from subsidiaries / Salary + other expenses	3.54	4.45	84	4	3.91	82	20.09	3.76	88	7.74	6.15	79			
Net income / Current part of long-term debt + preferred dividends (X)		52.16			71.69			106.04			71.32				
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.39	2.19	81	3.27	1.59	74	0.23	1.59	51	1.36	1.68	59			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.11	0.09	96	1.47	0.13	95	1.39	0.14	94	1.46	0.15	93			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	79.83	79.13	52	33.13	65.39	24	42.50	87.25	24	78.02	100.86	35			
Dividends declared / Net income	26.61	29.39	46	17.87	25.65	36	12.16	24.10	32	21.27	32.32	35			
Net income – dividends / Average equity.....	6.05	6.36	46	9.58	7.61	74	13.59	8.12	92	7.13	5.74	69			
Percent of Dividends Paid															
Dividends from bank subsidiaries	186.92	130.75	76	362.14	160.93	88	276.63	131.90	85	195.17	106.72	85			
Dividends from nonbank subsidiaries	7.63	3.01	80	9.91	2.59	84	12	2.83	85	0.78	2.37	74			
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries	194.55	158.62	73	372.05	209.89	84	288.62	144.51	86	195.95	114.69	82			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.72	43.52	50	59.86	45.88	65	32.28	33.37	49	38.99	35.18	49			
Interest income from bank subsidiaries.....	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries	0.08	0.57	88	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0.01	44	0	0	45			
Operating income from bank subsidiaries	42.80	51.02	47	59.86	48.40	60	32.28	35.67	47	38.99	41.35	47			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	101.14	99.52	65	39.81	76.61	28	62.97	80.47	38	2.09	129.02	23			
Interest income from nonbank subsidiaries.....	1.14	0.07	91	1.09	0.91	88	0	0.31	46	0	0.63	45			
Management and service fees from nonbank subsidiaries	0	0.02	47	0	0.02	47	0	0.17	46	0	0.60	44			
Other income from nonbank subsidiaries.....	23.76	0.11	98	11.56	0.01	97	81.46	0.06	97	16.32	0.08	96			
Operating income from nonbank subsidiaries	126.04	105.70	78	52.46	83.73	26	144.43	96.62	82	18.41	153.75	24			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies		0			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0			0			0			-0.14				
Other income from subsidiary holding companies.....		0			0			0.15			0				
Operating income from subsidiary holding companies.....		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.98	76.69	42	96.52	77.61	45	90.95	72.95	41	96.60	67.33	58			
Interest income from bank subsidiaries.....	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries	0.18	0.96	88	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	46	0	0.01	44	0	0.01	45			
Operating income from bank subsidiaries	95.17	84.80	29	96.52	94.06	30	90.95	89.39	32	96.60	79.76	45			
Dividends from nonbank subsidiaries		3.88	1.76	80	2.64	1.13	82	3.94	2.65	78	0.39	1.78	75		
Interest income from nonbank subsidiaries.....		0.04	0	92	0.07	0	93	0	0	46	0	0	46		
Management and service fees from nonbank subsidiaries		0	0	48	0	0	48	0	0	47	0	0	47		
Other income from nonbank subsidiaries.....		0.91	0	98	0.77	0	97	5.10	0	98	3.02	0	97		
Operating income from nonbank subsidiaries		4.83	2.06	81	3.48	1.56	82	9.05	3.33	82	3.40	3.09	78		
Dividends from subsidiary holding companies.....		0	0	48	0	0	47	0	0	48	0	0	48		
Interest income from subsidiary holding companies		0	0	50	0	0	49	0	0	49	0	0	49		
Management and service fees from subsidiary holding companies.....		0	0	50	0	0	50	0	0	50	0	0	50		
Other income from subsidiary holding companies.....		0	0	49	0	0	49	0	0	49	0	0	49		
Operating income from subsidiary holding companies.....		0	0	47	0	0	47	0	0	47	0	0	47		
Loans and advances from subsidiaries / Short term debt.....		400.31			1,178.56			3,484.70	854.19	87	886.47				
Loans and advances from subsidiaries / Total debt		68.27	59.71	73	115.69	70.71	76	136.67	81.26	80	142.63	74.60	80		